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1 1. A method of operating a purchasing system, comprising:
2 arranging through a communication network for a buyer to (i) purchase a product
3 from a seller at a first price, and (ii) take possession of the product at a retailer, different
4 from the seller, that offers the product for sale at a second price;
5 receiving from the buyer a payment of an amount based on the first price; and
6 arranging for the retailer to receive payment of an amount based on a settlement
7 price in exchange for providing the product to the buyer.

1 2. The method of claim 1, wherein the settlement price is based on the second
2 price.

1 3. The method of claim 2, wherein the settlement price is equal to the second
2 price.

1 4. The method of claim 2, wherein the settlement price is a percentage of the
2 second price.

1 5. The method of claim 2, wherein the settlement price is more than the second
2 price.

1 6. The method of claim 2, wherein the settlement price is further based on a
2 commission amount.

1 7. The method of claim 1, wherein the settlement price is not solely a function of
2 the second price.

1 8. The method of claim 1, wherein the settlement price is not based on the second
2 price.

1 9. The method of claim 1, wherein said receiving payment from the buyer
2 comprises charging a financial account associated with the buyer.

1 10. The method of claim 9, wherein the payment is received at a time based on
2 when the purchasing system arranges for the buyer to purchase the product.

1 11. The method of claim 9, wherein the payment is received at a time based on
2 when the buyer takes possession of the product at the retailer.

1 12. The method of claim 9, wherein said receiving payment comprises receiving
2 payment of an amount based on the first price plus a penalty amount.

1 13. The method of claim 12, wherein the penalty amount is imposed when the
2 buyer has not took possession of the product from the retailer within a predetermined
3 period of time.

1 14. The method of claim 13, wherein the penalty amount is based on a cost
2 associated with shipping the product to the buyer.

1 15. The method of claim 1, wherein said arranging for the buyer to purchase the
2 product comprises:

3 receiving a buyer offer, including a buyer-defined first price and information about
4 the product, from the buyer; and

5 determining if the buyer offer will be accepted.

1 16. The method of claim 15, wherein the information about the product includes at
2 least one of: a product category; a product class; a product feature; a product manufacturer;
3 and a product identifier.

1 17. The method of claim 15, wherein the buyer offer includes a payment identifier.

1 18. The method of claim 15, wherein said determining comprises at least one of:
2 (i) sending information about the buyer offer to at least one seller; and (ii) locally
3 determining if the buyer offer will be accepted.

1 19. The method of claim 1, wherein the first price is set by the seller.

1 20. The method of claim 1, wherein the first price is set by the buyer.

1 21. The method of claim 1, wherein the first price is set by the purchasing system.

1 22. The method of claim 1, wherein said arranging for the buyer to purchase the
2 product comprises evaluating at least one of: the first price; the settlement price; a seller
3 price; a subsidy amount; a commission amount; and a minimum acceptable price.

1 23. The method of claim 22, wherein said evaluation further comprises evaluating
2 a minimum profit amount.

1 24. The method of claim 23, wherein said evaluation comprises comparing the
2 minimum profit amount to the first price less the settlement price.

1 25. The method of claim 23, wherein said evaluation comprises comparing the
2 minimum profit amount to the first price less the settlement price.

1 26. The method of claim 23, wherein said evaluation comprises comparing the
2 minimum profit amount to the first price and the subsidy amount less the settlement price.

1 27. The method of claim 23, wherein the minimum profit amount is a negative
2 amount.

1 28. The method of claim 22, wherein said arranging for the buyer to take
2 possession of the product comprises selecting at least one product from a plurality of
3 possible products.

1 29. The method of claim 22, wherein said arranging for the buyer to take
2 possession of the product comprises selecting at least one retailer from a plurality of
3 possible retailers.

1 30. The method of claim 22, wherein said arranging for the buyer to take
2 possession of the product comprises selecting a plurality of retailers.

1 31. The method of claim 22, wherein said evaluation comprises:
2 comparing the first price with a minimum acceptable price; and
3 comparing the minimum profit amount to the first price and the subsidy amount
4 less the settlement price.

1 32. The method of claim 22, wherein said arranging for the buyer to purchase the
2 product is only performed if (i) first price is at least equal to the minimum acceptable
3 price; and (ii) the minimum profit amount is at least equal to the first price and the subsidy
4 amount less the settlement price.

1 33. The method of claim 1, wherein said arranging for the buyer to purchase the
2 product comprises arranging for the seller to sell the product to the buyer at a seller price.

1 34. The method of claim 33, wherein said arranging for the seller to sell the
2 product further comprises evaluating a minimum acceptable price below which a product
3 will not be sold.

1 35. The method of claim 34, wherein the minimum acceptable price is set by the
2 seller.

1 36. The method of claim 34, wherein the minimum acceptable price is set by the
2 purchasing system.

1 37. The method of claim 33, wherein the first price is not equal to the seller price.

1 38. The method of claim 33, comprising exchanging payment of a seller amount
2 with the seller, the seller amount being based on the first price and the settlement price.

1 39. The method of claim 1, wherein said arranging for the buyer to take possession
2 of the product comprises sending redemption information to the buyer.

1 40. The method of claim 1, wherein said arranging for the buyer to take possession
2 of the product comprises:

3 receiving from the retailer information related to an attempt to take possession of
4 the product; and

5 sending to the retailer a verification authorizing the buyer to take possession of the
6 product.

1 41. The method of claim 1, wherein said arranging for the retailer to receive
2 payment of the settlement price comprises paying the settlement price to the retailer.

1 42. The method of claim 41, wherein said arranging for the buyer to take
2 possession of the product comprises selecting a plurality of retailers and the settlement
3 price is paid to the retailer at which the buyer took possession of the product.

1 43. The method of claim 1, wherein said arranging for the buyer to purchase the
2 product comprises arranging for a seller to sell the product to the buyer, and said arranging
3 for the retailer to receive payment of the settlement price comprises arranging for the
4 retailer to receive payment of the settlement price from the seller.

1 44. The method of claim 1, further comprising receiving payment of a subsidy
2 amount from a subsidy provider.

1 45. The method of claim 44, wherein the subsidy provider comprises at least one
2 of: a manufacturer of the product; a seller of the product; the retailer; and a third party
3 subsidy provider.

1 46. The method of claim 44, wherein said arranging for the buyer to purchase the
2 product comprises arranging for a product manufacturer to sell the product to the buyer at
3 a seller price, and said receiving payment of a subsidy amount comprises adjusting a seller
4 amount exchanged with the manufacturer.

1 47. The method of claim 44, wherein said arranging for the buyer to purchase the
2 product comprises arranging for the retailer to sell the product to the buyer at a seller price,
3 and said receiving payment of a subsidy amount comprises adjusting the settlement price
4 paid to the retailer.

1 48. The method of claim 44, wherein the subsidy amount is variable and further
2 includes a maximum subsidy amount.

1 49. The method of claim 44, wherein the subsidy amount is associated with a
2 plurality of transactions performed by the purchasing system.

1 50. The method of claim 1, further comprising receiving payment of a commission
2 amount from a commission provider.

1 51. The method of claim 50, wherein the commission provider comprises at least
2 one of: a manufacturer of the product; a seller of the product; the retailer; and the buyer.

1 52. The method of claim 50, wherein the commission amount is based on at least
2 one of: a predetermined amount; a percentage of the first price; a percentage of the
3 settlement price; and a percentage of a seller price.

1 53. The method of claim 50, wherein said receiving payment of the commission
2 amount comprises adjusting at least one of: the first price; the settlement price; and a seller
3 amount exchanged with a seller.

1 54. The method of claim 1, wherein the settlement price is not equal to the second
2 price.

1 55. The method of claim 1, wherein the first price is not equal to the second price.

1 56. The method of claim 1, wherein the first price is not equal to the settlement
2 price.

1 57. The method of claim 1, further comprising subsidizing the purchase of the
2 product.

1 58. The method of claim 57, wherein the purchasing system subsidizes the
2 purchase of the product based on at least one of: subsidies provided to other buyers; past
3 subsidies provided to the buyer; and a maximum purchasing system subsidy amount.

1 59. The method of claim 1, wherein the purchasing system arranges for a plurality
2 of buyers to take possession of a plurality of products at the retailer.

1 60. The method of claim 59, wherein the purchasing system arranges for the
2 retailer to receive a payment corresponding to each settlement price as each of the plurality
3 of products is provided.

1 61. The method of claim 59, wherein the purchasing system arranges for the
2 retailer to receive a payment corresponding to a plurality of settlement prices after the
3 retailer has provided a plurality of products.

1 62. A method of operating a purchasing system, comprising:
2 receiving, from a buyer through a communication network, information about a
3 product to be purchased from a seller at a first price;
4 receiving payment based on the first price from the buyer;
5 arranging for the buyer to take possession of the product at a retailer, different from
6 the seller, that offers the product for sale at a second price;
7 sending to the retailer verification information enabling the retailer to authorize the
8 buyer to take possession of the product; and
9 arranging for the retailer to receive payment of a settlement price in exchange for
10 providing the product to the buyer.

1 63. The method of claim 62, wherein the received information comprises a buyer
2 offer, the first price is a buyer-defined price, and the information about the product
3 includes at least one of: a product category; a product class; a product feature; and a
4 payment identifier.

1 64. The method of claim 63, further comprising determining if the buyer offer will
2 be accepted.

1 *Sub 217* 65. The method of claim 63, wherein said determining comprises at least one of:
2 (i) sending information about the buyer offer to at least one seller; and (ii) locally
3 determining if the buyer offer will be accepted.

1 66. The method of claim 1, wherein said arranging for a buyer to purchase a
2 product comprises evaluating at least one of: the first price; the settlement price; a seller
3 price; a subsidy amount; a commission amount; and a minimum acceptable price.

1 67. The method of claim 1, wherein said sending to the retailer verification
2 information comprises:
3 sending redemption information to the buyer;
4 receiving from the retailer information related to an attempt to take possession of
5 the product; and
6 sending to the retailer a verification authorizing the buyer to take possession of the
7 product.

1 68. The method of claim 67, wherein the redemption information and the
2 information related to an attempt to take possession of the product comprise a redemption
3 code.

1 69. The method of claim 68, wherein the redemption code is a pseudo payment
2 identifier.

1 70. The method of claim 69, wherein the pseudo payment identifier is one of a
2 pseudo: credit card number; debit card number; and banking account number.

1 71. The method of claim 69, wherein the pseudo payment identifier is uniquely
2 associated with the purchase of the product by the buyer.

1 72. The method of claim 71, wherein said receiving from the retailer the pseudo
2 payment identifier comprises receiving the identifier through a credit card processing
3 system.

1 73. The method of claim 71, wherein the pseudo payment identifier is provided on
2 a voucher, and the retailer sends the voucher to the purchasing system as a record of
3 charge.

1 74. The method of claim 71, wherein said arranging for the buyer to take
2 possession of the product at a retailer further comprises adjusting a spending limit
3 associated with the pseudo payment identifier.

1 75. The method of claim 74, wherein said adjusting a spending limit comprises
2 establishing a minimum spending amount and a maximum spending amount based on the
3 settlement price.

1 76. The method of claim 75, wherein the information related to an attempt to take
2 possession of the product comprises a purchase price and said sending a verification is
3 only performed if the purchase price is more than the minimum spending amount and less
4 than the maximum spending amount.

1 77. The method of claim 74, wherein said adjusting comprises adjusting the
2 spending limit based on one of: the second price; the settlement price; and the first price.

1 78. The method of claim 77, wherein said adjusting is further based on one of: a
2 penalty amount; and a tax amount.

1 79. The method of claim 74, wherein said adjusting is based on one of (i) an
2 average; and (ii) the highest of a plurality of settlement prices or retail prices associated
3 with the product.

1 80. The method of claim 74, wherein the spending limit is re-adjusted when the
2 buyer takes possession of the product at the retailer.

1 81. The method of claim 67, wherein the information received from the retailer
2 comprises:

3 a sixteen digit pseudo credit card number, including four digits associated with the
4 purchasing system and twelve digits associated with the buyer's purchase of the product;
5 and
6 an expiration date.

1 82. The method of claim 67, wherein said receiving payment of the buyer price
2 from the buyer is only performed after said sending of the verification to the retailer.

1 83. The method of claim 67, further comprising:
2 receiving, after the verification is sent to the retailer, payment of a subsidy amount
3 from a subsidy provider.

1 84. The method of claim 62, further comprising:
2 receiving a subsidy amount from a subsidy provider, wherein the subsidy amount is
3 at least equal to the difference between the first price and the settlement price.

1 85. A method of operating a purchasing system, comprising:
2 receiving, from a buyer through a communication network, a buyer offer, including
3 information about a product to be purchased, a first price and a payment identifier;
4 determining if the buyer offer will be accepted by evaluating at least one of: the
5 first price, a settlement price to be paid to a retailer in exchange for providing the product
6 to the buyer, a seller price to be paid to a seller of the product, a subsidy amount to be paid
7 by a subsidy provider, a commission amount to be paid by a commission provider, and a
8 minimum acceptable price;
9 receiving from the buyer payment of the first price using the payment identifier;
10 sending a pseudo payment identifier to the buyer;
11 receiving the pseudo payment identifier from the retailer;
12 sending to the retailer a verification authorizing the buyer to take possession of the
13 product; and
14 arranging for the retailer to receive payment of the settlement price.

1 86. The method of claim 85, further comprising:
2 adjusting a spending limit associated with the pseudo payment identifier when the
3 pseudo payment identifier is sent to the buyer; and
4 re-adjusting the spending limit when the buyer takes possession of the product at
5 the retailer.

1 87. A purchasing system device, comprising:
2 a processor; and
3 a storage device coupled to said processor and storing instructions adapted to be
4 executed by said processor to:
5 arrange through a communication network for a buyer to (i) purchase a
6 product from a seller at a first price, and (ii) take possession of the product at a
7 retailer, different from the seller, that offers the product for sale at a second price;
8 receive from the buyer a payment of an amount based on the first price; and
9 arrange for the retailer to receive payment of an amount based on a
10 settlement price in exchange for providing the product to the buyer.

1 88. A purchasing system apparatus, comprising:
2 means for arranging through a communication network for a buyer to (i) purchase a
3 product from a seller at a first price, and (ii) take possession of the product at a retailer,
4 different from the seller, that offers the product for sale at a second price;
5 means for receiving from the buyer a payment of an amount based on the first
6 price; and
7 means for arranging for the retailer to receive payment of an amount based on a
8 settlement price in exchange for providing the product to the buyer.

1 89. A medium storing instructions adapted to be executed by a processor to
2 perform a method for operating a purchasing system, said method comprising:
3 arranging through a communication network for a buyer to (i) purchase a product
4 from a seller at a first price, and (ii) take possession of the product at a retailer, different
5 from the seller, that offers the product for sale at a second price;
6 receiving from the buyer a payment of an amount based on the first price; and

7 arranging for the retailer to receive payment of an amount based on a settlement
8 price in exchange for providing the product to the buyer.

1 90. A method of using a purchasing system, comprising:
2 arranging with the purchasing system, through a communication network, to
3 purchase a product from a seller at a first price;
4 paying an amount based on the first price to the purchasing system;
5 receiving redemption information from the purchasing system;
6 providing the redemption information to a retailer that offers the product for sale at
7 a second price; and
8 taking possession of the product at the retailer.

1 91. A method of providing products to buyers using a purchasing system,
2 comprising:
3 arranging to provide a product in exchange for a settlement price;
4 receiving redemption information from a buyer;
5 sending the redemption information to the purchasing system;
6 receiving from the purchasing system a verification authorizing the buyer to take
7 possession of the product;
8 providing the product to the buyer; and
9 receiving payment of the settlement price.

1 92. A method of selling a product using a purchasing system, comprising:
2 arranging with the purchasing system to sell a product to a buyer at a seller price;
3 receiving from the purchasing system information related to a buyer purchase; and
4 exchanging a seller amount with the purchasing system such that the product has
5 been provided to the buyer in exchange for the seller price.

1 93. A method of operating a purchasing system, comprising:
2 arranging through a communication network for a buyer to purchase a product from
3 a seller at a first price;
4 arranging for the buyer to take possession of the product at a retailer that offers the
5 product for sale at a second price;

6 arranging for the buyer to provide a payment to the retailer based on the first price;
7 and
8 arranging for the retailer to receive a payment, in exchange for providing the
9 product to the buyer, based on the difference between a settlement price and the first price.

Aut 2237 94. A method of operating a purchasing system, comprising:
2 arranging through a communication network for a buyer to purchase a product from
3 a seller at a first price;
4 arranging for the buyer to take possession of the product at a retailer that offers the
5 product for sale at a second price;
6 arranging for the buyer to provide a payment to the retailer based on the second
7 price; and
8 arranging for the buyer to receive a payment based on the difference between the
9 first price and the second price.

95. A method of operating a purchasing system, comprising:
2 arranging through a communication network for a buyer to purchase a product from
3 a seller at a first price;
4 arranging for the buyer to take possession of the product at a retailer that offers the
5 product for sale at a second price; and
6 arranging for the retailer to receive payment of a settlement price in exchange for
7 providing the product to the buyer.

1 96. The method of claim 95, wherein the settlement price is the first price when
2 the seller is the retailer.

1 97. The method of claim 95, further comprising:

2 determining if the seller is the retailer.

1 98. The method of claim 97, wherein the seller is a party other than the retailer and

2 the settlement price is based on the second price.

1 99. The method of claim 97, wherein the seller is the retailer and the settlement

2 price is based on the first price.

1 100. The method of claim 97, wherein the seller is the retailer and the settlement

2 price is based on the second price.

1 101. A method of operating a purchasing system, comprising:

2 arranging through a communication network for a buyer to (i) purchase a product
3 from a seller at a first price, and (ii) take possession of the product at a retailer, different
4 from the seller, that offers the product for sale at a second price;

5 arranging for the buyer to provide to the retailer a payment of an amount based on
6 the first price; and

7 arranging for the retailer to receive payment of an amount based on a difference
8 between the first price and a settlement price in exchange for providing the product to the
9 buyer.

1 102. A method of operating a purchasing system, comprising:

2 arranging through a communication network for a buyer to (i) purchase a product
3 from a seller at a first price, and (ii) take possession of the product at a retailer, different
4 from the seller, that offers the product for sale at a second price;

5 determining if the second price is less than the first price; and

6 if the second price is less than the first price, arranging for the buyer to purchase
7 the product from the seller at no more than the second price.